

W. Rate Sheet Dated: 4/12/2021

Release Time: 10:00 am ET

Prices are subject to change without notice.

STANDARD GOVERNMENT PRODUCT															
30/25 Year				20 Year				15/10 Year				5/1 Arm			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
2.750	101.937	101.937	101.546	2.750	99.883	99.883	99.492	2.250	98.158	98.158	97.858	3.125	96.445	96.445	96.145
2.875	102.132	102.132	101.742	2.875	100.049	100.049	99.659	2.500	98.492	98.492	98.192	3.250	98.019	98.019	97.719
3.000	102.333	102.333	101.942	3.000	100.210	100.210	99.820	2.625	98.644	98.644	98.344	3.375	97.796	97.796	97.496
3.125	102.530	102.530	102.139	3.125	100.371	100.371	99.980	2.750	100.383	100.383	100.083	3.500	97.871	97.871	97.571
3.250	103.202	103.202	102.902	3.250	101.091	101.091	100.791	2.875	100.536	100.536	100.236	3.625	97.945	97.945	97.645
3.375	103.292	103.292	102.992	3.375	101.243	101.243	100.943	3.000	100.685	100.685	100.385	Margin = 2.250		Index = 0.060	
3.500	103.479	103.479	103.179	3.500	101.389	101.389	101.089	3.125	100.833	100.833	100.533	30 Year OTC			
3.625	103.658	103.658	103.358	3.625	101.525	101.525	101.225	3.250	102.873	102.873	102.573	Rate	30 Day	45 Day	60 Day
3.750	104.157	104.157	103.772	3.750	103.530	103.530	103.146	3.375	103.013	103.013	102.713	4.000	102.116	102.116	101.616
3.875	104.238	104.238	103.854	3.875	103.637	103.637	103.252	3.500	103.147	103.147	102.847	4.125	102.282	102.282	101.782
4.000	104.391	104.391	104.007	4.000	103.764	103.764	103.380	3.625	103.272	103.272	102.972	4.375	102.995	102.995	102.495
4.125	104.557	104.557	104.173	4.125	103.876	103.876	103.492	3.750	103.459	103.459	103.159	4.500	103.075	103.075	102.575
4.250	104.515	104.515	104.315	4.250	103.894	103.894	103.694	3.875	103.557	103.557	103.257	4.625	103.191	103.191	102.691
4.375	104.570	104.570	104.370	4.375	104.001	104.001	103.801	4.000	103.675	103.675	103.375	4.875	104.251	104.251	103.751
4.500	104.650	104.650	104.450	4.500	104.128	104.128	103.928	4.125	103.779	103.779	103.479	5.000	104.358	104.358	103.858
4.625	104.766	104.766	104.566	4.625	104.240	104.240	104.040	4.250	104.036	104.036	103.736	5.125	104.474	104.474	103.974
4.750	105.099	105.099	104.899	4.750	104.477	104.477	104.277	4.375	104.133	104.133	103.833	5.500	105.422	105.422	104.922
4.875	105.126	105.126	104.926	4.875	104.584	104.584	104.384	4.500	104.252	104.252	103.952	5.625	105.538	105.538	105.038
6.250	106.000	106.000	105.800	6.250	106.217	106.217	106.017	4.625	104.355	104.355	104.055	6.250	105.863	105.863	105.363

FHA Streamline														
30/25 Year					20 Year					15/10 Year				
Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day
2.750	102.037	101.937	101.937	101.546	2.750	101.463	101.363	101.363	100.972	2.250	100.188	100.088	100.088	99.788
2.875	102.232	102.132	102.132	101.742	2.875	101.629	101.529	101.529	101.139	2.375	100.358	100.258	100.258	99.958
3.000	102.433	102.333	102.333	101.942	3.000	101.790	101.690	101.690	101.300	2.500	100.522	100.422	100.422	100.122
3.125	102.630	102.530	102.530	102.139	3.125	101.951	101.851	101.851	101.460	2.625	100.674	100.574	100.574	100.274
3.250	103.202	103.102	103.102	102.802	3.250	102.671	102.571	102.571	102.271	2.750	101.313	101.213	101.213	100.913
3.375	103.392	103.292	103.292	102.992	3.375	102.823	102.723	102.723	102.423	2.875	101.466	101.366	101.366	101.066
3.500	103.579	103.479	103.479	103.179	3.500	102.969	102.869	102.869	102.569	3.000	101.615	101.515	101.515	101.215
3.625	103.758	103.658	103.658	103.358	3.625	103.105	103.005	103.005	102.705	3.125	101.763	101.663	101.663	101.363
3.750	104.257	104.157	104.157	103.772	3.750	104.060	103.960	103.960	103.576	3.250	104.403	104.303	104.303	104.003
3.875	104.438	104.338	104.338	103.954	3.875	104.167	104.067	104.067	103.682	3.375	104.543	104.443	104.443	104.143
4.000	104.591	104.491	104.491	104.107	4.000	104.294	104.194	104.194	103.810	3.500	104.677	104.577	104.577	104.277
4.125	104.757	104.657	104.657	104.273	4.125	104.406	104.306	104.306	103.922	3.625	104.802	104.702	104.702	104.402
4.250	105.315	105.215	105.215	105.015	4.250	105.124	105.024	105.024	104.824	3.750	105.489	105.389	105.389	105.089

GOVERNMENT ADJUSTMENTS - Applies to all Government Programs			
FICO Adjuster		Loan Size Adjuster "VA only"	
FICO 720 +	0.250	\$0 - \$49,999	-2.500
FICO 680- 719	0.000	\$50,000 - \$85,000	-0.500
FICO 660 - 679	0.000	\$85,001 - \$125,000	0.000
FICO 640 - 659	-0.750	\$125,001 - \$175,000	0.000
FICO 620 - 639	-1.000	\$175,001 - \$275,000	0.000
FICO 600 - 619	N/A	\$275,001 up to HB	0.000
FICO 580 - 599	N/A	No loan size LLPA on <= 15 yr term	
NY	-0.250	Non Owner Occupancy	-2.000
2 Unit	0.000	VA Jumbo	-0.350
USDA Streamline-Assist Refinance Option			-0.250
VA C/O Refi with an LTV >90.000		Max Note Rate = 4.750	N/A

Specialty Adjustment	
203(k) / 203(k)s / 203(h) / Repair Escrow / VA & USDA Reno	-0.250
VA IRRRL $\leq$ 125.00 LTV	0.000
VA IRRRL $>$ 125.00 LTV or No AVM	-0.750

> 15 year Term Loan Size LLPA "FHA & USDA only"								
Loan Amount → Note Rate ↓	0-85000	85001- 110000	110001- 125000	125001- 150000	150001- 175000	175001- 200000	200001- 225000	225001- High Balance
2.75-3.125	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
3.25-3.625	1.500	1.125	1.000	0.875	0.750	0.750	0.750	0.500
3.75-4.125	2.125	1.875	1.375	1.125	1.000	0.875	0.875	0.500
4.25-4.625	2.250	2.000	1.500	1.250	1.000	1.000	1.000	0.500
4.75-5.125	1.000	0.875	0.625	0.500	0.500	0.375	0.375	0.250
5.25-5.625	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
5.75-6.125	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
6.25-6.625	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
No Loan Size LLPA for <= 15 Year Term ; Not eligible on OTC and DPA loans								

DPA Advantage Program "only Advantage Adjustments added ; FHA only"								30 yr DPA OTC "FHA Only ; Borrower Paid Only"				30 yr DPA "3.5% DPA ; Borrower Paid Only"			
								Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
30/25 Year				30/25 Year Lender Paid				4.000	99.366	99.366	98.866	4.250	100.000	100.000	99.500
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	4.125	99.532	99.532	99.032	4.750	101.000	101.000	100.500
3.875	100.343	100.343	99.843	6.250	103.750	103.750	103.500	4.375	100.245	100.245	99.745	30 yr DPA "3.5% DPA ; Lender Paid Only"			
4.000	100.190	100.190	99.690					4.500	100.325	100.325	99.825	Rate	30 Day	45 Day	60 Day
4.125	100.024	100.024	99.524					4.625	100.441	100.441	99.941	6.250	102.750	102.750	102.250
4.250	101.622	101.622	101.122					4.875	101.501	101.501	101.001	DPA Advantage Adjustment 203(k) / 203(k)s -1.000 203(k) & 203(k)s are Borrower Paid only			
4.375	101.468	101.468	100.968					5.000	101.608	101.608	101.108				
4.500	101.387	101.387	100.887					5.125	101.724	101.724	101.224				
4.625	101.271	101.271	100.771					5.500	102.672	102.672	102.172				
4.750	102.932	102.932	102.432					5.625	102.788	102.788	102.288				
Borrower Paid Comp Only				Lender Paid Only				6.250	103.113	103.113	102.613				

The expiration date of the lock will be disclosed on the lock confirmation. Locks may be extended for up to 30 days beyond its initial lock period at a per diem cost of **-0.018**. Locks are accepted on loans in *Registered, Submitted, U/W-Received & U/W-Approved* status only. Locks must be submitted directly through Loan Center via standard process or Manual Lock Request option. Lock requests submitted to a client's AE or AM only will not be accepted. Locks received after close (11pm ET) will be rejected.

Flood Certification = \$10.00 *UW Fee with option to buy out = \$895 / \$495 for streamline †IA, NC, NJ, PA has a \$895 Commitment Fee and no UW Fee			FHA ID# - 1358600006
--	--	--	----------------------

The UW / Commitment Fee buyout option is to be calculated as follows: Fee divided by loan amount to the exact decimal.

For use by mortgage professionals only and should not be distributed to borrowers.

Tax Service Fee = \$80.00 "FHA only" (IA & ME exempt)



AFR Loan Center

Lockdesk e-mail:

Lockdesk@afrawholesale.com

Lockdesk Phone:

1-877-588-2706

Lockdesk Hours:

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

5/12/2021

45 Day Lock Exp.:

5/27/2021

60 Day Lock Exp.:

6/11/2021

W. Rate Sheet Dated: 4/12/2021

Release Time: 10:00 am ET

Prices are subject to change without notice.

STANDARD GOVERNMENT HIGH BALANCE PRODUCT															
30/25 Year				20 Year				15/10 Year				5/1 Arm			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	2.375	N/A	N/A	N/A	3.125	96.195	96.195	95.895
2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	2.500	N/A	N/A	N/A	3.250	97.769	97.769	97.469
3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	2.625	N/A	N/A	N/A	3.375	97.546	97.546	97.246
3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	2.750	100.288	100.288	99.988	3.500	97.621	97.621	97.321
3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	2.875	100.441	100.441	100.141	3.625	97.695	97.695	97.395
3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	3.000	100.590	100.590	100.290	Margin = 2.250		Index = .060	
3.500	N/A	N/A	N/A	3.500	101.106	101.106	100.806	3.125	100.738	100.738	100.438	30 Year OTC			
3.625	N/A	N/A	N/A	3.625	101.243	101.243	100.943	3.250	102.591	102.591	102.291	Rate	30 Day	45 Day	60 Day
3.750	102.132	102.132	101.747	3.750	101.935	101.935	101.551	3.375	102.730	102.730	102.430	3.250	98.714	98.714	98.214
3.875	102.213	102.213	101.829	3.875	102.042	102.042	101.657	3.500	102.864	102.864	102.564	3.375	98.905	98.905	98.405
4.000	102.366	102.366	101.982	4.000	102.169	102.169	101.785	3.625	102.990	102.990	102.690	3.500	99.092	99.092	98.592
4.125	102.532	102.532	102.148	4.125	102.281	102.281	101.897	3.750	101.864	101.864	101.564	3.625	99.270	99.270	98.770
4.250	102.303	102.303	102.103	4.250	102.112	102.112	101.912	3.875	N/A	N/A	N/A	3.750	99.757	99.757	99.257
4.375	102.357	102.357	102.157	4.375	102.218	102.218	102.018	4.000	N/A	N/A	N/A	3.875	99.938	99.938	99.438
4.500	102.438	102.438	102.238	4.500	102.346	102.346	102.146	4.125	N/A	N/A	N/A	4.000	100.091	100.091	99.591
4.625	102.554	102.554	102.354	4.625	N/A	N/A	N/A	4.250	N/A	N/A	N/A	4.125	100.257	100.257	99.757
4.750	102.261	102.261	102.061	4.750	N/A	N/A	N/A	4.375	N/A	N/A	N/A	4.250	100.628	100.628	100.128
4.875	N/A	N/A	N/A	4.875	N/A	N/A	N/A	4.500	N/A	N/A	N/A	4.375	N/A	N/A	N/A
6.250	N/A	N/A	N/A	6.250	N/A	N/A	N/A	4.625	N/A	N/A	N/A	4.500	N/A	N/A	N/A

FHA High Balance Streamline														
30/25 Year					20 Year					15/10 Year				
Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day
2.750	N/A	N/A	N/A	N/A	2.750	N/A	N/A	N/A	N/A	2.250	N/A	N/A	N/A	N/A
2.875	N/A	N/A	N/A	N/A	2.875	N/A	N/A	N/A	N/A	2.375	N/A	N/A	N/A	N/A
3.000	N/A	N/A	N/A	N/A	3.000	N/A	N/A	N/A	N/A	2.500	N/A	N/A	N/A	N/A
3.125	N/A	N/A	N/A	N/A	3.125	N/A	N/A	N/A	N/A	2.625	N/A	N/A	N/A	N/A
3.250	102.139	102.039	102.039	101.739	3.250	101.608	101.508	101.508	101.208	2.750	98.531	98.431	98.431	98.131
3.375	102.330	102.230	102.230	101.930	3.375	101.760	101.660	101.660	101.360	2.875	98.685	98.585	98.585	98.285
3.500	102.517	102.417	102.417	102.117	3.500	101.906	101.806	101.806	101.506	3.000	98.834	98.734	98.734	98.434
3.625	102.695	102.595	102.595	102.295	3.625	102.043	101.943	101.943	101.643	3.125	98.981	98.881	98.881	98.581
3.750	101.882	101.782	101.782	101.397	3.750	101.685	101.585	101.585	101.201	3.250	101.278	101.178	101.178	100.878
3.875	102.063	101.963	101.963	101.579	3.875	101.792	101.692	101.692	101.307	3.375	101.418	101.318	101.318	101.018
4.000	102.216	102.116	102.116	101.732	4.000	101.919	101.819	101.819	101.435	3.500	101.552	101.452	101.452	101.152
4.125	102.382	102.282	102.282	101.898	4.125	102.031	101.931	101.931	101.547	3.625	101.677	101.577	101.577	101.277
4.250	102.753	102.653	102.653	102.453	4.250	102.562	102.462	102.462	102.262	3.750	102.364	102.264	102.264	101.964

GOVERNMENT ADJUSTMENTS - Applies to all Government Programs			
FICO Adjuster		FICO Adjuster	
FICO 720 +	0.250	FICO 620 - 639	-1.000
FICO 680 - 719	0.000	FICO 600 - 619	N/A
FICO 660 - 679	0.000	FICO 580 - 599	N/A
FICO 640 - 659	-0.750		
NY	-0.250	Non Owner Occupancy	-2.000
2 Unit	0.000	VA Jumbo	-0.350
USDA Streamline-Assist Refinance Option			-0.250
VA C/O Refi with an LTV >90.000		Max Note Rate = 4.750	N/A

Specialty Adjustment	
203(k) / 203(k)s / 203(h) / Repair Escrow / VA & USDA Reno	-0.250
VA IRRRL ≤ 125.00 LTV	0.000
VA IRRRL > 125.00 LTV or No AVM	-0.750
DPA Advantage Adjustment	
203(k) / 203(k)s	-1.000
203(k) & 203(k)s are Borrower Paid only	

DPA Advantage Program "only Advantage Adjustments added ; FHA only"								30 yr DPA OTC "FHA Only ; Borrower Paid Only"				30 yr DPA "3.5% DPA ; Borrower Paid Only"			
30/25 Year				30/25 Year Lender Paid				Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	3.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A
3.875	N/A	N/A	N/A	6.250	N/A	N/A	N/A	3.375	N/A	N/A	N/A	4.750	N/A	N/A	N/A
4.000	N/A	N/A	N/A					3.500	N/A	N/A	N/A				
4.125	N/A	N/A	N/A					3.625	N/A	N/A	N/A				
4.250	N/A	N/A	N/A					3.750	N/A	N/A	N/A				
4.375	N/A	N/A	N/A					3.875	N/A	N/A	N/A				
4.500	N/A	N/A	N/A					4.000	N/A	N/A	N/A				
4.625	N/A	N/A	N/A					4.125	N/A	N/A	N/A				
4.750	N/A	N/A	N/A					4.250	N/A	N/A	N/A				
								4.375	N/A	N/A	N/A				
								4.500	N/A	N/A	N/A				
Borrower Paid Comp Only				Lender Paid Only								30 yr DPA "3.5% DPA ; Lender Paid Only"			
												Rate	30 Day	45 Day	60 Day
												6.250	N/A	N/A	N/A

Lock Desk Policy	
The expiration date of the lock will be disclosed on the lock confirmation. Locks may be extended for up to 30 days beyond its initial lock period at a per diem cost of -0.018 . Locks are accepted on loans in <i>Registered, Submitted, U/W-Received & U/W-Approved</i> status only. Locks must be submitted directly through Loan Center via standard process or Manual Lock Request option. Lock requests submitted to a client's AE or AM only will not be accepted. Locks received after close (11pm ET) will be rejected.	
Flood Certification = \$10.00	*UW Fee with option to buy out = \$895 / \$495 for streamline
†IA, NC, NJ, PA has a \$895 Commitment Fee and no UW Fee	
FHA ID# - 1358600006	
The UW / Commitment Fee buyout option is to be calculated as follows: Fee divided by loan amount to the exact decimal.	
For use by mortgage professionals only and should not be distributed to borrowers.	
Tax Service Fee = \$80.00 "FHA only" (IA & ME exempt)	



AFR Loan Center

Lockdesk e-mail:

Lockdesk Phone:

Lockdesk Hours:

Lockdesk@afrrwholesale.com

1-877-588-2706

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

5/12/2021

45 Day Lock Exp.:

5/27/2021

60 Day Lock Exp.:

6/11/2021

W. Rate Sheet Dated: 4/12/2021

Release Time: 10:00 am ET

Prices are subject to change without notice.

FNMA - OTC

30 Yr. Fixed				
Rate	30 Day	45 Day	60 Day	
2.000	N/A	N/A	N/A	
2.125	N/A	N/A	N/A	
2.250	N/A	N/A	N/A	
2.375	N/A	N/A	N/A	
2.500	N/A	N/A	N/A	
2.625	N/A	N/A	N/A	
2.750	N/A	N/A	N/A	
2.875	N/A	N/A	N/A	
3.000	N/A	N/A	N/A	
3.125	N/A	N/A	N/A	
3.250	N/A	N/A	N/A	
3.375	N/A	N/A	N/A	
3.500	N/A	N/A	N/A	
3.625	N/A	N/A	N/A	
3.750	N/A	N/A	N/A	
3.875	N/A	N/A	N/A	
4.000	N/A	N/A	N/A	
4.125	N/A	N/A	N/A	
4.250	N/A	N/A	N/A	
4.375	N/A	N/A	N/A	

20 Yr. Fixed				
Rate	30 Day	45 Day	60 Day	
2.000	N/A	N/A	N/A	
2.125	N/A	N/A	N/A	
2.250	N/A	N/A	N/A	
2.375	N/A	N/A	N/A	
2.500	N/A	N/A	N/A	
2.625	N/A	N/A	N/A	
2.750	N/A	N/A	N/A	
2.875	N/A	N/A	N/A	
3.000	N/A	N/A	N/A	
3.125	N/A	N/A	N/A	
3.250	N/A	N/A	N/A	
3.375	N/A	N/A	N/A	
3.500	N/A	N/A	N/A	
3.625	N/A	N/A	N/A	
3.750	N/A	N/A	N/A	
3.875	N/A	N/A	N/A	
4.000	N/A	N/A	N/A	
4.125	N/A	N/A	N/A	
4.250	N/A	N/A	N/A	
4.375	N/A	N/A	N/A	

15 Yr. Fixed				
Rate	30 Day	45 Day	60 Day	
2.000	N/A	N/A	N/A	
2.125	N/A	N/A	N/A	
2.250	N/A	N/A	N/A	
2.375	N/A	N/A	N/A	
2.500	N/A	N/A	N/A	
2.625	N/A	N/A	N/A	
2.750	N/A	N/A	N/A	
2.875	N/A	N/A	N/A	
3.000	N/A	N/A	N/A	
3.125	N/A	N/A	N/A	
3.250	N/A	N/A	N/A	
3.375	N/A	N/A	N/A	
3.500	N/A	N/A	N/A	
3.625	N/A	N/A	N/A	
3.750	N/A	N/A	N/A	
3.875	N/A	N/A	N/A	
4.000	N/A	N/A	N/A	
4.125	N/A	N/A	N/A	
4.250	N/A	N/A	N/A	
4.375	N/A	N/A	N/A	

30 Yr. High Balance Fixed				
Rate	30 Day	45 Day	60 Day	
2.875	N/A	N/A	N/A	
3.000	N/A	N/A	N/A	
3.125	N/A	N/A	N/A	
3.250	N/A	N/A	N/A	
3.375	N/A	N/A	N/A	
3.500	N/A	N/A	N/A	
3.625	N/A	N/A	N/A	
3.750	N/A	N/A	N/A	
3.875	N/A	N/A	N/A	
4.000	N/A	N/A	N/A	
4.125	N/A	N/A	N/A	
4.250	N/A	N/A	N/A	
4.375	N/A	N/A	N/A	

20 Yr. High Balance Fixed				
Rate	30 Day	45 Day	60 Day	
2.875	N/A	N/A	N/A	
3.000	N/A	N/A	N/A	
3.125	N/A	N/A	N/A	
3.250	N/A	N/A	N/A	
3.375	N/A	N/A	N/A	
3.500	N/A	N/A	N/A	
3.625	N/A	N/A	N/A	
3.750	N/A	N/A	N/A	
3.875	N/A	N/A	N/A	
4.000	N/A	N/A	N/A	
4.125	N/A	N/A	N/A	
4.250	N/A	N/A	N/A	
4.375	N/A	N/A	N/A	

15 Yr. High Balance Fixed				
Rate	30 Day	45 Day	60 Day	
2.375	N/A	N/A	N/A	
2.500	N/A	N/A	N/A	
2.625	N/A	N/A	N/A	
2.750	N/A	N/A	N/A	
2.875	N/A	N/A	N/A	
3.000	N/A	N/A	N/A	
3.125	N/A	N/A	N/A	
3.250	N/A	N/A	N/A	
3.375	N/A	N/A	N/A	
3.500	N/A	N/A	N/A	
3.625	N/A	N/A	N/A	
3.750	N/A	N/A	N/A	
3.875	N/A	N/A	N/A	

Applicable for all mortgages with greater than 15 year terms							
FICO ↓ \ LTV →	< 60.00%	60.01 – 70.00%	70.01 – 75.00%	75.01 – 80.00%	80.01 – 85.00%	85.01 – 90.00%	90.01 – 95.00%
≥ 740	0.000	-0.250	-0.250	-0.500	-0.250	-0.250	-0.250
720 – 739	0.000	-0.250	-0.500	-0.750	-0.500	-0.500	-0.500
700 – 719	0.000	-0.500	-1.000	-1.250	-1.000	-1.000	-1.000
680 – 699	0.000	-0.500	-1.250	-1.750	-1.500	-1.250	-1.250

Product Features							
Product Feature ↓ \ LTV →	< 60.00%	60.01 – 70.00%	70.01 – 75.00%	75.01 – 80.00%	80.01 – 85.00%	85.01 – 90.00%	90.01 – 95.00%
Manufactured Home	-1.500	-1.500	-1.500	-1.500	-1.500	-1.500	-1.500
Escrow Waiver	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	N/A

All Loan Type Adjustments	
Adjusters	All Terms
NY	-0.250
Conventional OTC	-1.000
Loan Size	
\$0 - \$49,999	-2.500
\$50,000 - \$85,000	-1.375
\$85,001 - \$125,000	0.000
\$125,001 - \$175,000	0.000
\$175,001 - \$275,000	0.000
\$275,001 up to HB	0.125

Lock Desk Policy		
The expiration date of the lock will be disclosed on the lock confirmation. Locks may be extended for up to 30 days beyond its initial lock period at a per diem cost of -0.018 . Locks are accepted on loans in <i>Registered, Submitted, U/W-Received & U/W-Approved</i> status only. Locks must be submitted directly through Loan Center via standard process or Manual Lock Request option. Lock requests submitted to a client's AE or AM only will not be accepted. Locks received after close (11pm ET) will be rejected.		
Flood Certification = \$10.00	*UW Fee with option to buy out = \$895 / \$495 for streamline	*IA, NC, NJ, PA has a \$895 Commitment Fee and no UW Fee
FHA ID# - 1358600006		
The UW / Commitment Fee buyout option is to be calculated as follows: Fee divided by loan amount to the exact decimal.		
For use by mortgage professionals only and should not be distributed to borrowers.		Tax Service Fee = \$80.00 "FHA only" (IA & ME exempt)



AFR Loan Center
Lockdesk e-mail: Lockdesk@afwholesale.com
Lockdesk Phone: 1-877-588-2706
Lockdesk Hours: 10:00 am ET - 11:00 pm ET

30 Day Lock Exp.: 5/12/2021
45 Day Lock Exp.: 5/27/2021
60 Day Lock Exp.: 6/11/2021

W. Rate Sheet Dated: 4/12/2021

Release Time: 10:00 am ET

Prices are subject to change without notice.

Conforming FHLMC																				
30/25 Year				30/25 Year 105-125				30/25 Year >125				30/25 Year SC				30/25 Year SC 105-125				
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	
2.750	98.970	98.970	98.770	2.750	98.970	98.970	98.770	2.750	98.970	98.970	98.770	2.750	97.470	97.470	97.270	2.750	97.470	97.470	97.270	
2.875	99.756	99.756	99.556	2.875	99.756	99.756	99.556	2.875	99.756	99.756	99.556	2.875	98.256	98.256	98.056	2.875	98.256	98.256	98.056	
2.990	100.363	100.363	100.163	2.990	100.363	100.363	100.163	2.990	100.363	100.363	100.163	2.990	98.863	98.863	98.663	2.990	98.863	98.863	98.663	
3.000	100.463	100.463	100.263	3.000	100.463	100.463	100.263	3.000	100.463	100.463	100.263	3.000	98.963	98.963	98.763	3.000	98.963	98.963	98.763	
3.125	100.639	100.639	100.398	3.125	100.639	100.639	100.398	3.125	100.639	100.639	100.398	3.125	99.747	99.747	99.506	3.125	99.747	99.747	99.506	
3.250	101.529	101.529	101.291	3.250	101.404	101.404	101.166	3.250	101.529	101.529	101.291	3.250	100.637	100.637	100.399	3.250	100.512	100.512	100.274	
3.375	102.184	102.184	101.953	3.375	102.059	102.059	101.828	3.375	102.184	102.184	101.953	3.375	101.292	101.292	101.061	3.375	101.167	101.167	100.936	
3.500	102.711	102.711	102.483	3.500	102.586	102.586	102.358	3.500	102.711	102.711	102.483	3.500	101.819	101.819	101.591	3.500	101.694	101.694	101.466	
3.625	103.183	103.183	102.956	3.625	103.058	103.058	102.831	3.625	103.183	103.183	102.956	3.625	102.291	102.291	102.064	3.625	102.166	102.166	101.939	
3.750	103.133	103.133	102.933	3.750	102.383	102.383	102.183	3.750	102.383	102.383	102.183	3.750	100.013	100.013	99.813	3.750	99.263	99.263	99.063	
3.875	103.683	103.683	103.483	3.875	102.933	102.933	102.733	3.875	102.933	102.933	102.733	3.875	100.563	100.563	100.363	3.875	99.813	99.813	99.613	
3.990	104.080	104.080	103.880	3.990	103.330	103.330	103.130	3.990	103.330	103.330	103.130	3.990	100.960	100.960	100.760	3.990	100.210	100.210	100.010	
4.000	104.180	104.180	103.980	4.000	103.430	103.430	103.230	4.000	103.430	103.430	103.230	4.000	101.060	101.060	100.860	4.000	100.310	100.310	100.110	
4.125	104.559	104.559	104.359	4.125	103.809	103.809	103.609	4.125	103.809	103.809	103.609	4.125	101.439	101.439	101.239	4.125	100.689	100.689	100.489	
4.250	104.631	104.631	104.431	4.250	104.256	104.256	104.056	4.250	104.256	104.256	104.056	4.250	99.705	99.705	99.505	4.250	99.330	99.330	99.130	
4.375	105.045	105.045	104.845	4.375	104.670	104.670	104.470	4.375	104.670	104.670	104.470	4.375	100.119	100.119	99.919	4.375	99.744	99.744	99.544	
4.500	105.384	105.384	105.184	4.500	105.009	105.009	104.809	4.500	105.009	105.009	104.809	4.500	100.458	100.458	100.258	4.500	100.083	100.083	99.883	
4.625	105.609	105.609	105.409	4.625	105.234	105.234	105.034	4.625	105.234	105.234	105.034	4.625	100.683	100.683	100.483	4.625	100.308	100.308	100.108	
4.750	105.770	105.770	105.570	4.750	105.770	105.770	105.570	4.750	105.770	105.770	105.570	4.750	100.594	100.594	100.394	4.750	100.594	100.594	100.394	
30/25 Year SC >125				20 Year				20 Year 105-125				20 Year >125				15 Year				
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	
2.750	97.470	97.470	97.270	2.500	97.842	97.842	97.553	2.500	97.842	97.842	97.553	2.500	97.842	97.842	97.553	2.000	98.749	98.749	98.549	
2.875	98.256	98.256	98.056	2.625	98.632	98.632	98.344	2.625	98.632	98.632	98.344	2.625	98.632	98.632	98.344	2.125	99.394	99.394	99.194	
2.990	98.863	98.863	98.663	2.750	99.848	99.848	99.559	2.750	99.848	99.848	99.559	2.750	99.848	99.848	99.559	2.250	100.127	100.127	99.927	
3.000	98.963	98.963	98.763	2.875	100.561	100.561	100.273	2.875	100.561	100.561	100.273	2.875	100.561	100.561	100.273	2.375	100.669	100.669	100.469	
3.125	99.747	99.747	99.506	2.990	101.041	101.041	100.756	2.990	101.041	101.041	100.756	2.990	101.041	101.041	100.756	2.500	100.823	100.823	100.623	
3.250	100.637	100.637	100.399	3.000	101.141	101.141	100.856	3.000	101.141	101.141	100.856	3.000	101.141	101.141	100.856	2.625	101.610	101.610	101.410	
3.375	101.292	101.292	101.061	3.125	101.427	101.427	101.138	3.125	101.427	101.427	101.138	3.125	101.427	101.427	101.138	2.750	102.143	102.143	101.943	
3.500	101.819	101.819	101.591	3.250	102.399	102.399	102.113	3.250	102.399	102.399	102.113	3.250	102.399	102.399	102.113	2.875	102.540	102.540	102.340	
3.625	102.291	102.291	102.064	3.375	103.016	103.016	102.735	3.375	103.016	103.016	102.735	3.375	103.016	103.016	102.735	2.990	102.873	102.873	102.673	
3.750	99.263	99.263	99.063	3.500	103.571	103.571	103.294	3.500	104.571	104.571	104.294	3.500	103.571	103.571	103.294	3.000	102.973	102.973	102.773	
3.875	99.813	99.813	99.613	3.625	103.941	103.941	103.666	3.625	104.941	104.941	104.666	3.625	103.941	103.941	103.666	3.125	102.922	102.922	102.722	
3.990	100.210	100.210	100.010	3.750	103.258	103.258	103.034	3.750	104.508	104.508	104.284	3.750	104.508	104.508	104.284	3.250	103.398	103.398	103.198	
4.000	100.310	100.310	100.110	3.875	103.820	103.820	103.601	3.875	105.070	105.070	104.851	3.875	105.070	105.070	104.851	3.375	103.737	103.737	103.537	
4.125	100.689	100.689	100.489	3.990	104.158	104.158	103.943	3.990	105.408	105.408	105.193	3.990	105.408	105.408	105.193	3.500	103.954	103.954	103.754	
4.250	99.330	99.330	99.130	4.000	104.258	104.258	104.043	4.000	105.508	105.508	105.293	4.000	105.508	105.508	105.293	3.625	104.368	104.368	104.168	
4.375	99.744	99.744	99.544	4.125	104.546	104.546	104.339	4.125	105.796	105.796	105.589	4.125	105.796	105.796	105.589	3.750	104.744	104.744	104.544	
4.500	100.083	100.083	99.883	4.250	104.823	104.823	104.623	4.250	106.073	106.073	105.873	4.250	106.073	106.073	105.873	3.875	104.914	104.914	104.714	
4.625	100.308	100.308	100.108	4.375	105.066	105.066	104.866	4.375	106.316	106.316	106.116	4.375	106.316	106.316	106.116	3.990	105.187	105.187	104.987	
4.750	100.594	100.594	100.394	4.500	105.325	105.325	105.125	4.500	106.575	106.575	106.375	4.500	106.575	106.575	106.375	4.000	105.287	105.287	105.087	
15 Year 105-125				15 Year >125				15 Year SC				15 Year SC 105-125				15 Year SC >125				
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	
2.000	98.874	98.874	98.674	2.000	98.874	98.874	98.674	2.000	98.149	98.149	97.949	2.000	98.274	98.274	98.074	2.000	98.274	98.274	98.074	
2.125	99.519	99.519	99.319	2.125	99.519	99.519	99.319	2.125	98.794	98.794	98.594	2.125	98.919	98.919	98.719	2.125	98.919	98.919	98.719	
2.250	100.252	100.252	100.052	2.250	100.252	100.252	100.052	2.250	99.527	99.527	99.327	2.250	99.652	99.652	99.452	2.250	99.652	99.652	99.452	
2.375	100.794	100.794	100.594	2.375	100.794	100.794	100.594	2.375	100.069	100.069	99.869	2.375	100.194	100.194	99.994	2.375	100.194	100.194	99.994	
2.500	100.948	100.948	100.748	2.500	100.948	100.948	100.748	2.500	100.223	100.223	100.023	2.500	100.348	100.348	100.148	2.500	100.348	100.348	100.148	
2.625	101.735	101.735	101.535	2.625	101.735	101.735	101.535	2.625	99.884	99.884	99.684	2.625	100.009	100.009	99.809	2.625	100.009	100.009	99.809	
2.750	102.688	102.688	102.488	2.750	102.688	102.688	102.488	2.750	100.417	100.417	100.217	2.750	100.542	100.542	100.342	2.750	100.542	100.542	100.342	
2.875	102.665	102.665	102.465	2.875	102.665	102.665	102.465	2.875	100.814	100.814	100.614	2.875	100.939	100.939	100.739	2.875	100.939	100.939	100.739	
2.990	102.998	102.998	102.798	2.990	102.998	102.998	102.798	2.990	101.147	101.147	100.947	2.990	101.272	101.272	101.072	2.990	101.272	101.272	101.072	
3.000	103.098	103.098	102.898	3.000	103.098	103.098	102.898	3.000	101.247	101.247	101.047	3.000	101.372	101.372	101.172	3.000	101.372	101.372	101.172	
3.125	103.047	103.047	102.847	3.125	103.047	103.047	102.847	3.125	100.696	100.696	100.496	3.125	100.821	100.821	100.621	3.125	100.821	100.821	100.621	
3.250	103.523	103.523	103.323	3.250	103.523	103.523	103.323	3.250	101.172	101.172	100.972	3.250	101.297	101.297	101.097	3.250	101.297	101.297	101.097	
3.375	103.862	103.862	103.662	3.375	103.862	103.862	103.662	3.375												



AFR Loan Center

Lockdesk e-mail:

Lockdesk@afrrwholesale.com

Lockdesk Phone:

1-877-588-2706

Lockdesk Hours:

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

5/12/2021

45 Day Lock Exp.:

5/27/2021

60 Day Lock Exp.:

6/11/2021

W. Rate Sheet Dated: 4/12/2021

Release Time: 10:00 am ET

Prices are subject to change without notice.

Home Possible																			
30/25 Year				20 Year				15 Year				Super Conforming - 30-20 Year				Super Conforming - 15 Year			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
2.750	98.970	98.970	98.770	2.500	97.842	97.842	97.553	2.000	98.749	98.749	98.549	2.750	97.545	97.545	97.345	2.000	97.799	97.799	97.599
2.875	99.756	99.756	99.556	2.625	98.632	98.632	98.344	2.125	99.394	99.394	99.194	2.875	98.331	98.331	98.131	2.125	98.444	98.444	98.244
2.990	100.363	100.363	100.163	2.750	99.848	99.848	99.559	2.250	100.127	100.127	99.927	2.990	98.938	98.938	98.738	2.250	99.177	99.177	98.977
3.000	100.463	100.463	100.263	2.875	100.561	100.561	100.273	2.375	100.669	100.669	100.469	3.000	99.038	99.038	98.838	2.375	99.719	99.719	99.519
3.125	100.639	100.639	100.398	2.990	101.041	101.041	100.756	2.500	100.823	100.823	100.623	3.125	99.518	99.518	99.277	2.500	99.873	99.873	99.673
3.250	101.529	101.529	101.291	3.000	101.141	101.141	100.856	2.625	101.610	101.610	101.410	3.250	100.408	100.408	100.170	2.625	100.097	100.097	99.897
3.375	102.184	102.184	101.953	3.125	101.427	101.427	101.138	2.750	102.143	102.143	101.943	3.375	101.063	101.063	100.832	2.750	100.630	100.630	100.430
3.500	102.711	102.711	102.483	3.250	102.399	102.399	102.113	2.875	102.540	102.540	102.340	3.500	101.590	101.590	101.362	2.875	101.027	101.027	100.827
3.625	103.183	103.183	102.956	3.375	103.016	103.016	102.735	2.990	102.873	102.873	102.673	3.625	102.062	102.062	101.835	2.990	101.360	101.360	101.160
3.750	103.133	103.133	102.933	3.500	103.571	103.571	103.294	3.000	102.973	102.973	102.773	3.750	100.898	100.898	100.698	3.000	101.460	101.460	101.260
3.875	103.683	103.683	103.483	3.625	103.941	103.941	103.666	3.125	102.922	102.922	102.722	3.875	101.448	101.448	101.248	3.125	101.159	101.159	100.959
3.990	104.080	104.080	103.880	3.750	103.258	103.258	103.034	3.250	103.398	103.398	103.198	3.990	101.845	101.845	101.645	3.250	101.635	101.635	101.435
4.000	104.180	104.180	103.980	3.875	103.820	103.820	103.601	3.375	103.737	103.737	103.537	4.000	101.945	101.945	101.745	3.375	101.974	101.974	101.774
4.125	104.559	104.559	104.359	3.990	104.158	104.158	103.943	3.500	103.954	103.954	103.754	4.125	102.324	102.324	102.124	3.500	102.191	102.191	101.991
4.250	104.631	104.631	104.431	4.000	104.258	104.258	104.043	3.625	104.368	104.368	104.168	4.250	101.493	101.493	101.293	3.625	102.093	102.093	101.893
4.375	105.045	105.045	104.845	4.125	104.546	104.546	104.339	3.750	104.744	104.744	104.544	4.375	101.907	101.907	101.707	3.750	102.469	102.469	102.269
4.500	105.384	105.384	105.184	4.250	104.823	104.823	104.623	3.875	104.914	104.914	104.714	4.500	102.246	102.246	102.046	3.875	102.639	102.639	102.439
4.625	105.609	105.609	105.409	4.375	105.066	105.066	104.866	3.990	105.187	105.187	104.987	4.625	102.471	102.471	102.271	3.990	102.912	102.912	102.712
4.750	105.770	105.770	105.570	4.500	105.325	105.325	105.125	4.000	105.287	105.287	105.087	4.750	102.507	102.507	102.307	4.000	103.012	103.012	102.812

Applicable for all mortgages with greater than 15 year terms									
FICO ↓ \ LTV →	≤ 60.00%	60.01 - 70.00%	70.01 - 75.00%	75.01 - 80.00%	80.01 - 85.00%	85.01 - 90.00%	90.01 - 95.00%	95.01 - 97.00%	
≥ 740	0.000	-0.250	-0.250	-0.500	-0.250	-0.250	-0.250	-0.750	
720 - 739	0.000	-0.250	-0.500	-0.750	-0.500	-0.500	-0.500	-1.000	
700 - 719	0.000	-0.500	-1.000	-1.250	-1.000	-1.000	-1.000	-1.500	
680 - 699	0.000	-0.500	-1.250	-1.750	-1.500	-1.250	-1.250	-1.500	
660 - 679	-0.250	-1.250	-2.500	-3.000	-3.000	-2.500	-2.500	-2.500	
640 - 659	-0.750	-1.500	-3.000	-3.250	-3.500	-3.000	-3.000	-3.000	
620 - 639	-0.750	-1.750	-3.250	-3.250	-3.500	-3.500	-3.500	-3.750	
< 620 *	-0.500	-1.500	-3.000	-3.000	-3.250	-3.250	-3.250	-3.750	

Mortgages with Subordinate Financing			
LTV Range	CLTV Range	Credit Score < 720	Credit Score ≥ 720
All	All	-0.500	-0.500

HP LLPA Cap			
FICO ↓ \ LTV →	≤80%	>80%	
≥ 680	1.500	0.000	
< 680	1.500	1.500	
Excluded from Cap: State, Loan Size, LPMI, UW Fee Buyout			

Product Features										
Product Feature ↓ \ LTV →	≤ 60.00%	60.01 - 70.00%	70.01 - 75.00%	75.01 - 80.00%	80.01 - 85.00%	85.01 - 90.00%	90.01 - 95.00%	95.01 - 97.00%	97.01 - 105%	> 105%
Investment Property	-2.125	-2.125	-2.125	-3.375	-4.125	-4.125	-4.125	-4.125	-4.125	-4.125
Manufactured	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500
2-Unit Property	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000
3-4 Unit Property	-1.000	-1.000	-1.000	-1.000	-1.500	-2.000	-2.000	-2.000	-2.000	-2.000
Condo > 15 year	0.000	0.000	0.000	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750
SC Purchase or R/T Refi	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250

All Loan Type Adjustments	
Adjusters	All Terms
NY	-0.250
Escrow Waiver	0.000
Texas Equity 50(a)(4)	0.000
OTC "Construction Conversion"	N/A
All Refinances "R/T"	0.000
CHOICE Renovation	-1.000
Loan Size	
\$0 - \$49,999	-2.500
\$50,000 - \$85,000	-1.375
\$85,001 - \$125,000	0.000
\$125,001 - \$175,000	0.000
\$175,001 - \$275,000	0.000
\$275,001 up to SC	0.125

Lock Desk Policy			
The expiration date of the lock will be disclosed on the lock confirmation. Locks may be extended for up to 30 days beyond its initial lock period at a per diem cost of -0.018. Locks are accepted on loans in Registered, Submitted, U/W-Received & U/W-Approved status only. Locks must be submitted directly through Loan Center via standard process or Manual Lock Request option. Lock requests submitted to a client's AE or AM only will not be accepted. Locks received after close (11pm ET) will be rejected.			
Flood Certification = \$10.00	UW Fee with option to buy out = \$895 *IA, NC, NJ, PA has a \$895 Commitment Fee and no UW Fee	Tax Service Fee = \$70.00 (IA & ME exempt)	FHA ID# - 1358600006
The UW / Commitment Fee buyout option is to be calculated as follows: Fee divided by loan amount to the exact decimal.			
For use by mortgage professionals only and should not be distributed to borrowers.			



AFR Loan Center

Lockdesk e-mail:

Lockdesk@afrrwholesale.com

Lockdesk Phone:

1-877-588-2706

Lockdesk Hours:

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

5/12/2021

45 Day Lock Exp.:

5/27/2021

60 Day Lock Exp.:

6/11/2021

W. Rate Sheet Dated: 4/12/2021

Release Time: 10:00 am ET

Prices are subject to change without notice.

Non-Conforming "Jumbo"

30 Yr. Fixed				
All-in Price Cap "Before Lender Paid Comp - Max = \$20,000"				101.850
Rate	30 Day	45 Day	60 Day	
3.375	N/A	N/A	N/A	
3.500	N/A	N/A	N/A	
3.625	N/A	N/A	N/A	
3.750	N/A	N/A	N/A	
3.875	N/A	N/A	N/A	
4.000	N/A	N/A	N/A	
4.125	N/A	N/A	N/A	
4.250	N/A	N/A	N/A	
4.375	N/A	N/A	N/A	
4.500	N/A	N/A	N/A	
4.625	N/A	N/A	N/A	
4.750	N/A	N/A	N/A	
4.875	N/A	N/A	N/A	

15 Yr. Fixed				
All-in Price Cap "Before Lender Paid Comp - Max = \$20,000"				101.850
Rate	30 Day	45 Day	60 Day	
3.000	N/A	N/A	N/A	
3.125	N/A	N/A	N/A	
3.250	N/A	N/A	N/A	
3.375	N/A	N/A	N/A	
3.500	N/A	N/A	N/A	
3.625	N/A	N/A	N/A	
3.750	N/A	N/A	N/A	
3.875	N/A	N/A	N/A	
4.000	N/A	N/A	N/A	
4.125	N/A	N/A	N/A	
4.250	N/A	N/A	N/A	
4.375	N/A	N/A	N/A	
4.500	N/A	N/A	N/A	

7/1 Hybrid ARMs				
All-in Price Cap "Before Lender Paid Comp - Max = \$20,000"				101.850
Rate	30 Day	45 Day	60 Day	
3.000	N/A	N/A	N/A	
3.125	N/A	N/A	N/A	
3.250	N/A	N/A	N/A	
3.375	N/A	N/A	N/A	
3.500	N/A	N/A	N/A	
3.625	N/A	N/A	N/A	
3.750	N/A	N/A	N/A	
3.875	N/A	N/A	N/A	
4.000	N/A	N/A	N/A	
4.125	N/A	N/A	N/A	
4.250	N/A	N/A	N/A	
4.375	N/A	N/A	N/A	
4.500	N/A	N/A	N/A	
1 year LIBOR "Wall Street Journal"				
Margin	2.250	Cap	5/2/5	

FICO/CLTV Adjuster									
FICO	CLTV								
	<=55.00%	55.01-60.00%	60.01-65.00%	65.01-70.00%	70.01-75.00%	75.01-80.00%	80.01-85.00%	85.01-90.00%	90.01-95.00%
680-699	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
700-719	0.375	0.250	0.125	0.000	-0.250	-0.625	-1.000	-1.000	n/a
720-739	0.500	0.375	0.250	0.250	0.000	-0.500	-0.750	-0.750	n/a
740-759	0.500	0.375	0.250	0.250	0.000	-0.250	-0.500	-0.500	n/a
760-779	0.500	0.375	0.375	0.375	0.125	-0.125	-0.250	-0.250	n/a
780-850	0.500	0.500	0.500	0.375	0.250	0.000	-0.125	-0.125	n/a
Purpose									
Cash-Out	0.000	0.000	-0.250	-0.500	-0.875	n/a	n/a	n/a	n/a
Refi ¹	0.000	0.000	-0.250	-0.500	-0.875	n/a	n/a	n/a	n/a
Purchase	0.375	0.375	0.250	0.250	0.250	0.250	0.500	0.500	n/a
Other									
Interest Only ²	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
Investor ¹	0.000	0.000	-0.250	-0.375	-0.500	n/a	n/a	n/a	n/a
> 80 LTV NO MI ¹	n/a	n/a	n/a	n/a	n/a	n/a	-0.375	-0.625	n/a

¹Full Am. ²ARMs Only
Locks that expire on a weekend or holiday will be extended to the next business day at .0125/day upon lock.

Lock Desk Policy

The expiration date of the lock will be disclosed on the lock confirmation. Locks may be extended for up to 30 days beyond its initial lock period at a per diem cost of **-0.018**. Locks are accepted on loans in *Registered, Submitted, U/W-Received & U/W-Approved* status only. Locks must be submitted directly through Loan Center via standard process or Manual Lock Request option. Lock requests submitted to a client's AE or AM only will not be accepted. Locks received after close (11pm ET) will be rejected.

Flood Certification = \$10.00 *UW Fee with option to buy out = \$895 / \$495 for streamline ¹IA, NC, NJ, PA has a \$895 Commitment Fee and no UW Fee FHA ID# - 1358600006

The UW / Commitment Fee buyout option is to be calculated as follows: Fee divided by loan amount to the exact decimal.

For use by mortgage professionals only and should not be distributed to borrowers.

Tax Service Fee = \$80.00 "FHA only" (IA & ME exempt)